

**QUALIFIED WRITTEN REQUEST UNDER THE REAL ESTATE
SETTLEMENT AND PROCEDURES ACT**

[Your name and address]

[Date of Request]

VIA CERTIFIED MAIL, RETURN RECEIPT REQUESTED

Bank that services your loan

[Bank address]

Attn: Mortgage Loan Accounting Department [or Borrower Inquiry Department]

RE: Loan # _____

[Insert your address]

Dear Sir or Madam:

[Insert name of the servicer of your loan] is the servicer of our mortgage loan at the above address. We dispute the amount you claim is owed according to the monthly billing statement because [enter reasons that apply to your current situation such as “the fees you have charged are inaccurate and payments have not been appropriately applied”]. We are also uncertain as to who is the current holder and owner of the original note and deed of trust because [enter reasons that apply to your situation such as “the transfer and ownership of our loan appears to have been impacted by recent issues concerning people signing transfer documents without knowledge or authority to do so, resulting in foreclosure moratoriums in many instances”]. We request that you send us information about the fees, costs, and escrow accounting on our loan as well as information concerning the holder and owner of this mortgage loan. This is a “qualified written request” pursuant to the Real Estate Settlement and Procedures Act (section 2605(e)).

We request the following information:

1. A complete payment history which lists the dates and amounts of all the payments we have made on the loan to date, and shows how each payment was applied or credited (whether to principal, interest, escrow, suspense, or some other treatment);
2. A breakdown of the amount of claimed arrears or delinquencies on the account, including an itemization of all fees and charges you claim are currently due;
3. The payment dates, purpose of payment, and recipient of any and all foreclosure fees and costs that have been charged to the account;

4. The payment dates, purpose of payment, and recipient of all escrow items charged to the account;
5. A copy of any annual escrow statements, and notices of a shortage, deficiency, or surplus, sent within the last three years;
6. The current balance in any suspense account as of [date of request] and the reason why such funds were deposited in the account;
7. The name and address of the owner of the promissory note secured by the deed of trust in the mortgage loan referenced above;
8. The name and address of the entity that legally is the “holder” of the promissory note secured by the deed of trust in the mortgage loan referenced above. If your answer is the same as your answer to #7 above, you may simply reply “same as #7”;
9. The names of all entities to which the promissory note referenced above has been sold or otherwise transferred at any time, and the dates that each sale or transfer of the note occurred;
10. A copy of the note referenced above showing all endorsements that have occurred, together with any allonge that exists to the note;
11. The names of all entities to which this mortgage or deed of trust has been assigned, and the dates that each assignment occurred. If any assignment in blank has occurred, include it in the list of dates with the notation “In Blank” in place of the name of an entity;
12. A copy of each of the assignments reflecting each assignment referenced in #11, above;
13. A description of all loss mitigation and foreclosure avoidance steps taken in regard to this mortgage loan, including all calculations concerning debt-to-income and net-present-value determinations and all documents regarding loss mitigation and foreclosure avoidance steps taken;

Thank you for acknowledging and answering this request as required by the Real estate Settlement and Procedures Act (section 2605(e)).

Sincerely,

[Insert your name, sign above name]